

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Central District of CaliforniaIn re:  
Stephen John Firestone  
Kelli Christine Firestone  
DebtorsCase No. 18-19054-MW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-6

User: admin  
Form ID: 318aPage 1 of 2  
Total Noticed: 46

Date Rcvd: Feb 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2019.  
db/jdb

+Stephen John Firestone, Kelli Christine Firestone, 10030 Sierra Vista Rd.,  
Phelan, CA 92371-4623

tr +Todd A. Frealy (TR), 3403 Tenth Street, Suite 709, Riverside, CA 92501-3641

39160601 +AT&T DirecTV, 800 SW 39th St., Renton, WA 98057-4927

39160603 +AWA Collections, P.O. Box 6605, Orange, CA 92863-6605

39160597 +Ad Astra Recovery Services, 7330 W. 33rd St.N. #118, Wichita, KS 67205-9370

39160598 +Advance Cash America, P.O. Box 944255, Sacramento, CA 94244-2550

39160599 +Alaska USA Federal Credit Union, P.O. Box 196613, Anchorage, AK 99519-6613

39160602 +Automobile Club of So Cal, P.O. Box 25001, Santa Ana, CA 92799-5001

39160605 +Beverly Radiology, P.O. Box 101418, Pasadena, CA 91189-1418

39160606 +Big Picture Loans, PO Box 704, Watersmeet, MI 49969-0704

39160607 +Bridgecrest Formerly Drivetime, P.O. Box 29018, Phoenix, AZ 85038-9018

39160613 +CMRE Financial Services, 3075 E. Imperial Highway, #200, Brea, CA 92821-6753

39160611 +Cedars-Sinai Medical Center, 8700 Beverly Blvd, Los Angeles, CA 90048-1865

39160612 +City of Hesperia, 9700 Seventh Ave., Hesperia, CA 92345-3495

39160616 +Desert Valley Hospital, 1633 Erringer Rd. 1st Floor, Simi Valley, CA 93065-3557

39160617 +General Anesthesia Specialists, PO Box 51508, Los Angeles, CA 90051-5808

39160618 +High Desert Smiles, PO Box 19723, Irvine, CA 92623-9723

39160622 +LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240

39160621 +Lab Corp of America, P.O. Box 2240, Burlington, NC 27216-2240

39160626 +Melinda D. Labuguen, MD, 5700 S. Wyck Blvd., Toledo, OH 43614-1509

39160627 +Northstar Location Srv, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943

39160629 +Phelan Gas Co, 4590 Phelan Rd., Phelan, CA 92371-7673

39160631 +San Antonio Radiological Med., 3705 E. Imperial Hwy. Ste. 200, Brea, CA 92823

39160632 +San Antonio Regional Hospital, 8301 Elm Ave. Suite 300, Rancho Cucamonga, CA 91730-3899

39160635 +St. Joseph Health, 1000 Trancas St., PO Box 2340, Napa, CA 94558-0688

39160638 +The Bureaus, 650 Dundee Rd., Suite 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: FTAFREALLY Feb 05 2019 08:38:00 Todd A. Frealy (TR), 3403 Tenth Street, Suite 709,  
Riverside, CA 92501-3641

smg +EDI: EDD.COM Feb 05 2019 08:33:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001

smg +EDI: CALTAX.COM Feb 05 2019 08:38:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
P.O. Box 2952, Sacramento, CA 95812-2952

39160604 +EDI: BANKAMER.COM Feb 05 2019 08:38:00 Bank of America, P.O. Box 15019,  
Wilmington, DE 19886-5019

39160610 +E-mail/Text: bankruptcy@cashcall.com Feb 05 2019 03:52:21 CashCall, Inc.,  
Attn: Loan Servicing, P.O. Box 66007, Anaheim, CA 92816

39160608 +E-mail/Text: SPECIALSERVICES@CRBAUTO.COM Feb 05 2019 03:52:12 California Republic Bank,  
PO Box 25085, Santa Ana, CA 92799-5085

39160609 +EDI: CAPITALONE.COM Feb 05 2019 08:38:00 Capital One, 1680 Capital One Drive,  
Mc Lean, VA 22102-3407

39160614 +EDI: RCSFNBMARIN.COM Feb 05 2019 08:38:00 Credit One Bank, P.O. Box 60500,  
City of Industry, CA 91716-0500

39160615 +E-mail/Text: kthompson@crownasstet.com Feb 05 2019 03:51:12 Crown Asset Management, LLC,  
3100 Breckenridge Blvd., Ste. 725, Duluth, GA 30096-7605

39160639 +EDI: RCSDELL.COM Feb 05 2019 08:38:00 Webbank DFS, 1 Dell Way, Round Rock, TX 78682

39160619 +EDI: IRS.COM Feb 05 2019 08:38:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346

39160620 +EDI: JEFFERSONCAP.COM Feb 05 2019 08:33:00 Jefferson Capital System, 16 McLeland Rd,  
Saint Cloud, MN 56303

39160624 +EDI: RESURGENT.COM Feb 05 2019 08:38:00 LVNV Funding, LLC, P.O. Box 10497,  
Greenville, SC 29603-0497

39160623 +E-mail/Text: bankruptcy@loanme.com Feb 05 2019 03:52:20 Loan Me,  
1900 S. State College Blvd. Ste.300, Anaheim, CA 92806-6152

39160625 +E-mail/Text: SPECIALSERVICES@CRBAUTO.COM Feb 05 2019 03:52:12 Mechanics Bank Fka Crb,  
P.O. Box 25805, Santa Ana, CA 92799

39160628 +EDI: AGFINANCE.COM Feb 05 2019 08:38:00 One Main Financial, P.O. Box 183172,  
Columbus, OH 43218-3172

39160630 +EDI: PRA.COM Feb 05 2019 08:38:00 Portfolio Recovery Assoc, LLC, 140 Corporate Boulevard,  
Norfolk, VA 23502

39160634 +EDI: AGFINANCE.COM Feb 05 2019 08:38:00 Springleaf Financial Services, Inc.,  
601 NW Second St., Evansville, IN 47708

39160633 +E-mail/Text: bankruptcy@speedyinc.com Feb 05 2019 03:50:48 Speedy Cash,  
3611 North Ridge Road, Wichita, KS 67205-1214

39160636 +E-mail/Text: srsbankruptcy@statesrecovery.com Feb 05 2019 03:51:16  
States Recovery Systems Inc, P.O. Box 2860, Rancho Cordova, CA 95741-2860

39160637 +EDI: RMSC.COM Feb 05 2019 08:38:00 Synch/Care Credit, PO Box 965036,  
Orlando, FL 32896-5036

TOTAL: 21

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

intp  
39160600      Courtesy NEF  
          ##+Amerassit AR Solutions,      8415 Pulsar Pl 250,      Columbus, OH 43240-4033

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2019 at the address(es) listed below:

Nicholas M Wajda    on behalf of Debtor Stephen John Firestone info@wajdalawgroup.com,  
r47098@notify.bestcase.com  
Nicholas M Wajda    on behalf of Joint Debtor Kelli Christine Firestone info@wajdalawgroup.com,  
r47098@notify.bestcase.com  
Todd A. Frealy (TR)    taftrustee@lnbyb.com,    taf@trustesolutions.net  
United States Trustee (RS)    ustpregion16.rs.ecf@usdoj.gov  
Valerie Smith    on behalf of Interested Party    Courtesy NEF claims@recoverycorp.com  
TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Stephen John Firestone</b>	Social Security number or ITIN	<b>xxx-xx-9647</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Kelli Christine Firestone</b>	Social Security number or ITIN	<b>xxx-xx-9040</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Central District of California</b>			
Case number: <b>6:18-bk-19054-MW</b>			

**Order of Discharge – Chapter 7**

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**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen John Firestone

Kelli Christine Firestone

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 2/4/19

Debtor 2 Discharge Date: 2/4/19

**Dated:** 2/4/19

**By the court:** Mark S Wallace  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**